Welcome to an online chat session at Bank of America. Please hold while we connect you to the next available Bank of America Online Banking Specialist. Your chat may be monitored and recorded for quality purposes. Your current wait time is approximately 0 minutes. Thank you for your patience.

Thank you for choosing Bank of America. Rebecca is ready to assist you. For security purposes, please remember to close your chat window when completed.

Rebecca: Hello! To assist you with your business checking or savings account, may I please have your complete name, business name and the last four digits of the account number?

You: Hello, I was charged $75 for a payment that I did not authorize. Can I have those charges reimbursed?

You: My name is Brennan Hampton

You: My checking account is 5185

Rebecca: Hello, Brennan.

You: Sorry, $70*

Rebecca: I understand how much worried you are regarding the unauthorized transaction.

Rebecca: I will check that for you.

Rebecca: May I please have your Business name as well?

You: If I had I business name I would definitely give it to you...

Rebecca: We show this is a Personal account.

Rebecca: Thank you for contacting us regarding your personal account. I specialize in Business account but I can transfer this chat to our personal account assistance team. It will take a moment to bring them into this chat. Do you mind holding while I connect the chat with that group.

You: I am not sure why it sent me to Business but yes, please send me to that group..

Rebecca: Thank you! A Personal account assistance agent will be with you shortly.

Please wait while I transfer the chat to the best suited Bank of America Specialist.

We are currently experiencing a high volume of chat sessions. All Online Banking Specialists are currently assisting other customers. We apologize for any inconvenience. Your current wait time is approximately 2 minutes. Thank you for your patience.

Thank you for choosing Bank of America. Kim is ready to assist you. For security purposes, please remember to close your chat window when completed.

Kim: Hello! I am a personal account specialist. Please allow me sometime while I go through your conversation.

you: Ok, thank you

Kim: I understand that you wish to dispute an unauthorized transaction.

Kim: May I know the date of the payment as I cannot locate a transaction for $70.00?

you: Well, they already refunded my money, but they refunded it to Paypal

you: The charged was

you: FREELANCER INTER DES:IAT PAYPAL ID:J222223VG98RG INDN:BRENNAN HAMPTON CO ID:XXXXX0487C IAT PMT INFO: WEB 000000000000012101

you: But when they made that charge, they cause my account to overdraft

you: and I got two overdraft fees

Kim: I see that the charge was $121.01 which posted on 121.01.

you: 'Yes

Kim: I do not see any refund in the Bank of America account.

you: Did you read what I said?

you: They refunded it to Paypal.

Kim: Can you please transfer the refund from the paypal account.

Kim: Then only we can refund the overdraft fees.

you: Sure but it will take days and it will not say anything about Freelancer?

you: I can show you screenshots of the refund

Kim: No problem.

Kim: Once the refund is posted electronically in the checking account, the bank is able to refund the fee.

you: The refund will never show in my account though...

you: It is on Paypal.

you: When I transfer the money, it will just look like any other transfer. It will say nothing about a refund???

Kim: Will it come as a credit from paypal for $121.01?

you: I can send any amount to my account. Yes, I can send $121.01

you: If that will work, I will do that

Kim: Perfect!

Kim: Please transfer this amount and then we can issue the refund.

you: and I will save this chat and present it to the other representitve.
Kim: Absolutely!